

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ryan Kathleen Hardie
 Debtor

Case No. 20-12399-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db +Ryan Kathleen Hardie, 1195 Archer Lane, Lansdale, PA 19446-4849
 14505279 +Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 14505283 +Capital One/Neiman Marcus/Bergdorf Goodm, AttnL: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14505285 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,
 St Louis, MO 63179-0034
 14505288 Dsnb Bloomington, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
 14505290 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14507727 +Nationstar Mortgage LLC d/b/a Mr. Cooper, C/O KML Law Group, 701 Market Street Suite 5000,
 Philadelphia, PA. 19106-1541
 14505292 PA DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, PO BOX 280504,
 Harrisburg, PA 17128-0504
 14505298 +USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM Aug 29 2020 08:28:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Aug 29 2020 04:37:27 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2020 04:37:00
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 29 2020 04:37:20 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14505281 +E-mail/Text: backoffice@affirm.com Aug 29 2020 04:37:44 Affirm, Inc., Attn: Bankruptcy,
 Po Box 720, San Francisco, CA 94104-0720
 14505282 +EDI: GMACFS.COM Aug 29 2020 08:28:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 14505284 +EDI: CITICORP.COM Aug 29 2020 08:28:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept,
 Po Box 790034, St Louis, MO 63179-0034
 14505286 +EDI: WFNBN.COM Aug 29 2020 08:28:00 Comenity Bank/Pier 1, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14505287 +EDI: WFNBN.COM Aug 29 2020 08:28:00 Comenity Bkl/Ulta, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14505289 EDI: IRS.COM Aug 29 2020 08:28:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114
 14505291 +E-mail/Text: bnc@nordstrom.com Aug 29 2020 04:36:42 Nordstrom FSB, Attn: Bankruptcy,
 Po Box 6555, Englewood, CO 80155-6555
 14533082 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 29 2020 04:37:00 PA Department of Revenue,
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
 14505293 +EDI: RMSC.COM Aug 29 2020 08:28:00 Synccb/PPC, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 14505294 +EDI: RMSC.COM Aug 29 2020 08:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965064, Orlando, FL 32896-5064
 14505295 +EDI: RMSC.COM Aug 29 2020 08:28:00 Synchrony Bank/Score Rewards, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060
 14505297 EDI: TDBANKNORTH.COM Aug 29 2020 08:28:00 TD Bank, Attn: Bankruptcy, 1701 Rt 70 E,
 Cherry Hill, NJ 08034
 14505296 +EDI: WTRRNBNB.COM Aug 29 2020 08:28:00 Target, c/o Financial & Retail Svcs,
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475
 14505299 +EDI: WFFC.COM Aug 29 2020 08:28:00 Wf/preferr, Attn: Bankruptcy, Po Box 51193,
 Los Angeles, CA 90051-5493

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14505280* +Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2020 at the address(es) listed below:

MARK M. MEDVESKY on behalf of Debtor Ryan Kathleen Hardie mark@medveskylaw.com,
dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Ryan Kathleen Hardie</u>	Social Security number or ITIN	xxx-xx-4520
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-12399-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan Kathleen Hardie
aka Ryan K. Hardie, aka Ryan Hardie

8/27/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.